

# Scheme Advisory Board

## HYBRID MEETING – 11 March 2024

### ITEM 11 – PAPER F

#### Gender Pensions Gap Update

##### Background

1. The Gender Pensions Gap working group, feeding into the Cost Management, Benefit Design and Administration Committee (CMBDA), was established to work on the next steps following the publication of the Board's [further analysis report on the Gender Pensions Gap](#). The working group met for the first time on 9<sup>th</sup> October 2023 and has since met on 11<sup>th</sup> December 2023 and 13<sup>th</sup> February 2024.

##### Current position

2. The working group have progressed or started working on most of the four actions shared with the Board at the last meeting. A further two actions are also being explored by the Secretariat and the working group. The current action log can be found at Annex A.
3. Work is underway to prepare the content for the blog to be added to the Local Government Association's (LGA) Workforce blog at the end of March 2024. Content will cover the results of the Board's reports into the GPG along with the ways the working group are exploring the next steps and how the employer's role could help in narrowing the gap.
4. Board members may also wish to attend the webinar being held on the 9<sup>th</sup> May 2024 at 2.00pm which is being held in conjunction with the LGA's Workforce Team.
5. Board members should note that the further research proposed in action five of the action log is still in initial discussions with the Pensions Policy Institute. An initial scope has been received by the Secretariat and shared with the working group for comment. It covers a proposal to undertake further intersectional analysis to understand which other indicators are associated with a pension gap.
6. There is particular interest to understand the intersectionality of other characteristics alongside gender, such as ethnicity, working patterns, pay and impact of life events. However, it is acknowledged that there will be significant barriers in this further research, not only with the Data Protection issues in collecting and using any personal data for this further research but also in obtaining the necessary funding. A further update on the progress will be provided at the next Board meeting.

**Recommendations - To note the contents of this report and the action log found at Annex A.**

## Scheme Advisory Board - Gender Pensions Gap (GPG) action log

No.	Action point	Follow up actions	Status
1.	Investigate feasibility of changes to regulations to extend the deadline for scheme members to elect for SCAPCs	<ul style="list-style-type: none"> <li>a) Contact Department for Health for background on NHS policy on pension buy-back and statistics for take-up.</li> <li>b) Consider how potential impact could be measured and impact on employers contributions</li> <li>c) Transfers in – explore the impact of funds allowing all transfers in and not being fund discretion (Note: all funds have to accept club transfers in and aggregate other LGPS rights)</li> </ul>	<p>COMPLETED</p> <p>NOT STARTED</p> <p>NOT STARTED</p>
2.	Plan specific communications needed for employers on the GPG to raise awareness of the specific issues which impact the GPG within the LGPS regulations, particularly during scheme member life events	<ul style="list-style-type: none"> <li>a) Develop FAQ for employers similar to current strike leaflet to cover unpaid leave</li> <li>b) Add content to LGA Employer Role course</li> <li>c) Investigate how pension administration systems show in member self-service portals the pension impact of breaks and life events</li> <li>d) Collate the best practice examples for HR/payroll procedures and communications during life events</li> <li>e) Investigate if actuaries could include gender pensions gap as part of valuation report</li> </ul>	<p>ONGOING</p> <p>ONGOING</p> <p>NOT STARTED</p> <p>ONGOING</p> <p>ONGOING</p>
3.	Work with LGA workforce team on increasing awareness of GPG and identify the policy solutions	<ul style="list-style-type: none"> <li>a) Presentation at virtual event on 9<sup>th</sup> May 2024 with LGA workforce team covering GPG aimed at HR leads and pension contacts across Local Government</li> <li>b) Contribute to LGA's monthly blog/workforce bulletin on GPG in March 2024</li> </ul>	<p>ONGOING</p> <p>ONGOING</p>

	which could have a positive impact	c) Investigate with LGA workforce team to consider the duty which could be put on employers for reporting future GPG	NOT STARTED
4.	Continue the discussions with DLUHC on the progress of New Fair Deal and impact of outsourcing on the GPG	a) Put forward as a topic for Cllr Phillip's discussion with the new minister b) Explore how to understand the impact of outsourcing on the GPG	COMPLETED  NOT STARTED
5.	Explore further research options with Pensions Policy Institute (PPI)	a) Provide PPI initial comments on the research proposal b) Investigate potential funding options	ONGOING  ONGOING
6.	Add questions on GPG to Opt Out survey	a) Planned for when new Secretariat analyst starts in late March 2024	ONGOING

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